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Thrift in the School Curriculum

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ANALYZED out of the social heritage of race experience and the environment which surrounds us are certain elements which society has found desirable stimuli to affect the generation of learners. These elements, properly organized, graduated, and classified constitute the school curriculum. Every body of subject matter which has found a permanent place in the curriculum has at some time stimulated responses in the learner that better adapted him to the world in which he lived. For convenience in treating the phenomena of the mind, and to clarify our own thinking, certain names have been given to the more or less permanent effects which these stimuli and their responses have on the nervous system of the person who experiences them. Arranged in the order of simplicity they are habits, ideas, ideals, prejudices, and attitudes. It is the business of the curriculum to bring about those changes and to realize those values which society has considered of greatest worth.

THE BROADER CURRICULUM

What has been described is the curriculum in its limited sense. The broader curriculum is the learner's total environment and includes all the influences that affect a person from birth to death. The limited curriculum is an attempt to bring order out of chaos and to control the elements which should enter into the child's education. The school is often powerless to prevent outside stimuli from creating permanent and undesirable

effects. Imitation is an instinct of great potency in young people, a fact which robs the school of much of its power in its anti-narcotic campaigns so long as adults use tobacco in the presence of children. The extravagance and luxury of the modern city which attract the daily attention of the rising generation and appeal to the powerful social instinct of display will nullify in part the efforts of the teacher in thrift education. The broader curriculum will continue to have its effect, but the school will always have the advantage over the capricious phenomena of the outside world in training the young.

WHAT CAN BE TAUGHT

The question often arises whether this idea or that thing can be taught. Can we teach patriotism? The answer is that all the patriotism we now possess has been taught to us, for we are not born in possession of this or any other sentiment. The infinite capacity of the human mind to be influenced is the most significant fact in our social life and one that has been only narrowly appreciated. Can we teach people to save in the midst of plenty? The answer is, you can teach people anything in the world that you seriously want to teach them. There are, however, many qualities desirable in the twentieth century which only careful training, requiring time, patience, and effort can bring about. Thrift is one of them. Nature has not been generous in her endowment of this quality. Opposed to the

weak collecting instinct which manifests itself in the bulging pocket of the boy of ten—an instinct adapted to a period when the child picked up small particles of food strewn among the debris of a cave—is the strong social instinct which manifests itself in gaudy display and ostentation. The difficulty of a problem, however, may easily add interest to it.

THRIFT EDUCATION THROUGH SPECIFIC HABITS

The first and most universal method of training was habit formation. It remains the basic fact in the elementary systems of education throughout the world to-day. Since the great majority of habits are fixed at an early age and remain permanent throughout the lifetime of the individual, James has spoken of them as constituting 'the great fly-wheel of society.' For the same reason it is of vital importance that thrift habits begin to take form in the kindergarten and continue throughout the elementary school period. The saving of paper and pencils, care of clothing and of school equipment, the school bank, purchase of Thrift Stamps and War Savings Stamps, and the salvaging of community waste are desirable means of establishing thrift habits. Spasmodic efforts will not bring results. The laws of habit formation forbid exceptions and accentuate the importance of regularity over mere repetition. In view of the greater ease with which habits are formed in the majority of people and the fact that only a small percentage of the population receives considerably more than a common school education it is primarily to the power of habit (so-called second nature) on which we must rely as the chief factor in the solution of our problem.

EDUCATION FOR THRIFT THROUGH IDEAS

The second method of education is through the use of ideas. While ideas are present in the earlier training they rise to prominence in that period which is included in the years devoted to the junior high school. Secondary education, which rightly belongs to the age of adolescence, has been defined as the rational interpretation of experience as the basis of future conduct. This means that the child in this stage of development demands a reason for the habits he has formed and the acts he is called upon to perform. It is properly the scientific age when the mind attempts to grasp principles and construct systems for unifying the scattered elements of his experience. This is the time par excellence for laying the foundation of sound economic thought by giving the child an insight into the economic world in which he lives.

It has been said that we are a nation of economic illiterates. If that be the case—and it is guilty only of mild exaggeration—the duty of the school is plain. It is no less true that if the defect is to be remedied the educative process must begin where the larger numbers are. The rapid depletion of the ranks of school children from grade to grade make an early beginning necessary if results are to be expected.

It has been affirmed that attempts to teach political economy in the secondary school have not proved a success to date, and that such efforts as have been made have been a waste of time. This has been due no less to the fact that teachers have been signally unprepared to teach the subject except in the form of dry subject matter of a book than to the lack of pressure from the outside. Very much

the same condition existed with reference to civics up to the time that Bryce wrote his *American Commonwealth*. Teachers had caused children to memorize the dry facts of the Constitution because no one had yet been able to see the working of American government in his own community. There is seldom much difficulty in teaching children what teachers themselves understand and appreciate.

Economic Principles in the Secondary Schools.—The first task, therefore, in preparing children for an understanding of the principles of thrift is the preparation of teachers. There has never been a period in the history of our nation when so many carelessly conceived economic theories were occupying the minds of great numbers of people. It is the time-old danger of a 'little learning' applied to a big problem. So little careful thought has been given to the subject of political economy that men have 'made the wish the father of the thought' and have confused desired ends with the means of attaining them. There is no reason why the child's grasp of economic laws should not unfold gradually and naturally with the widening and deepening of his experience. The logical time for the beginning of this development is the early years of the secondary school and belongs logically with a course in civics. The fact that the productive capacity of one man or a group of men is limited, and that the person who owns three or four automobiles and keeps a house full of servants to care for his personal wants takes labor out of the production of essential commodities can be made very plain to the secondary school child, and it may well be held as a sound principle of good citizenship.

The shroud of ignorance which has

enveloped the principle of lavish spending is evidenced in the remarks of bystanders who observe that great expenditures of money, though unnecessary, give labor to the poor and keep money in circulation and make business better in the community. All that is necessary to correct these fallacies is to put the correct ideas into the minds of school children and this dangerous superficial philosophy will disappear from our thinking.

The idea once implanted in the minds of every secondary school child in America that we as individuals are the great employers of labor, and that through our purchases we determine what men and women shall do, what materials they shall use, how much of their time shall be wasted in making gewgaws that should be devoted to making sensible things,—that idea will fructify and yield manifold returns.

There are a number of economic laws which the secondary school child can grasp but this does not mean that the way to teach them is through a formal text in economics. Our economic life is so much a part of a work-a-day existence that the study of it without the imprint of the marketplace, the farm, and the home, lacks reality. It becomes formal, lifeless, and meaningless.

THRIFT TAUGHT THROUGH IDEALS

The third great method of recording experience in the nervous system of the child for purposes of better adjustment is through the use of ideals or emotionalized standards. These are elements in the child's experience which when shaded off into their secondary forms, namely, tastes and prejudices, have a powerful influence in shaping character.

It required only a comparatively short period of time to create a prej-

udice against alcohol in America, and although scientists state that so ancient is the custom of drinking liquor that it is embedded in the fiber of human nature itself, the habit is passing, the miracle being wrought before our own eyes. The prejudice began to take form, and as it grew it crystallized into words with repulsive connotations. The poetic "mint julep" and the "little drink" for sociability began to lose ground in the popular mind, and "booze" with all its sordid associations got the upper hand. The power of prejudices early formed in the minds of a generation is difficult to estimate. The emotional reaction against civic corruption in America crystallized into the word "graft" which became a term of contempt, and as public consciousness was aroused by the stench of corrupt politics the words "graft," "boodle," and "pork barrel" constituted the weapons with which the common man fought his battle for decency.

Among current social and economic customs the practice of conspicuous waste for the gratification of the instinct of display and as a means of flaunting in the eyes of the onlookers superior economic status is open to attack on the grounds that waste is a sin against society. One may well speculate on the change that could be made in the public mind by a campaign of education in school and press against this deep-seated economic evil. In my judgment it will come, using as its weapon a term or phrase which will bite into the public mind until the evil from which it sprang has been eradicated. Briefly summarizing, I have attempted to show that the general method of thrift education should take the form, first, of specific habits; second, of

ideas or knowledge; and, third, of ideals and prejudices.

SUBJECT MATTER OF THE CURRICULUM

Arithmetic.—We may properly pass to a consideration of the subject matter of the curriculum under its various subdivisions. In the subject matter of arithmetic, the budget, interest—simple and compound, problems relating to industry and thrift can be used as important means of accentuating the importance of thrift.

The habit of budget-making is so foreign to us either in our private or public life that the term is apt to be vague in the mind of the average person. A simple type of personal budget to acquaint the child with the principles of foresight, system, and accurate knowledge from day to day is shown below:

MONTH OF MARCH, 1920			
Income:		Savings.....	\$1.00
On hand . .	\$0.75	Expenditures:	
Allowance .	1.50	Books.....	3.00
Work.....	4.50	Paper.....	.20
		Pencils....	.10
		Collars....	.50
		Necktie....	.75
		Amusements	.50
		Sundries...	.20
		Balance....	.50
Total... \$6.75		Total... \$6.75	

Children can be taught the art of budget making, and a generation of skillful budget-makers will be a generation of thrifty people among whom fewer business failures will result than is true of the present.

The wonders of compound interest acting on capital to which regular increments are made belong in the field of arithmetic, but this aspect of the subject is receiving little if any attention in present day arithmetic courses.

The reasons assigned for the omission are doubtless plentiful, but the principle of compound interest is not unknown to our great insurance companies, banks, and other financial institutions, and is, in fact, the cornerstone of their success. It is no less important for the laboring man, and the great mass of people of slender means to become acquainted with the theory and practice of compound interest.

It may be said that since the problems involved in budgets and the principles of compound interest are not necessary in making adjustments to ordinary business life they should find no place in the curriculum. This is the view taken by a certain modern school of educators, but it should be recalled that education means much more than mere mechanical adjustment; it means superior intelligent adjustment, and as such demands training and instruction which will prepare the child to analyze and solve the more subtle problems which do not lie on the surface.

The mathematics of thrift has been carefully studied by financial experts who know, for example, the vast difference between one-tenth and one-twelfth of one per cent when applied to modern finance, but little opportunity is given the average person to get an insight into the workings of these subtle elements in financial success.

Building and Loan Associations, savings banks, insurance, annuities, and the special types of banking institutions which operate a "chain" of banks in various cities are founded on the mathematical law of compound interest. They are apt to be looked upon as the working of some mythical potency which favors the capitalist at the expense of the worker.

History.—The second subject which in virtue of its subject matter and organization provides a fertile field for thrift instruction is history. Thrift is an active principle in social evolution and the growth of civilization is conditioned by its practice.

History furnishes us with numerous instances of primitive peoples who, through their failure to practice the principles of thrift and economy, lived in almost continuous poverty. As soon as the individual men and women of these tribes began to make wise use of their surroundings they evolved into civilized nations. In these countries personal comforts and cultural life were possible. Moreover, a nation built upon so sure a foundation has nearly always been able to withstand the attack of enemy countries which lacked this sturdy strength of thrifty citizens.

There are, also, numerous instances of powerful civilized nations whose citizens have forgotten the cardinal virtues on which their forefathers built the nation. In such instances the waste and extravagance practiced by the individual citizens contributed in no small degree to the decline and fall of those nations.

In this way history makes very apparent not only the desirability of, but also the necessity for individual and national thrift. In each instance the teacher should correlate the examples in history with the conditions and necessities of the present time.

To say that our courses in history have emphasized the political and military aspects of society to the loss of the social and economic is a trite criticism, but history must uncover the foundations as well as the superstructure of institutions of the past. To recite the common, homely virtues

of mankind is a prosaic task and the story is likely to fall on indifferent ears, but the choice unfortunately does not rest with us. Fortunate is the nation which learns to enjoy the things that have to be done, for the inexorable laws which shape the destiny of nations are concerned only with what people do and not with what they like. Thrift is one of those commonplace virtues which by its homely familiarity is apt to breed contempt. Under such circumstances the common sanction of society is required to raise the habit to a position of dignity. History always has at its command a powerful instrument for creating attitudes and perspectives which determine social sanctions of the present.

Geography.—Closely allied to history is the study of geography. The great program for the conservation of our natural resources inaugurated during the Roosevelt administration should be carried on as a part of the regular work of the school. Living in the midst of abundance we have the greatest difficulty in seeing that the supply of natural wealth is limited and that the constant increase of population is destined to reduce the American standard of living unless we deal more sanely with our resources.

The Belgian Commission sent to the United States commented on our lack of foresight as follows:

We saw miles of young trees being destroyed by fires started by engine sparks, and left to burn. We saw farms divided by wooden fences that contain enough lumber to build the homes of all Belgium. Everywhere in the

country was wasted land. If we had such bounteous wealth of land and other resources as are wasted here, we could transform our people into conditions of prosperity beyond dreams.

The rising generation should be made to realize its duty to the future with respect to the bounties of nature, and it rests with the school, the one great institution of learning left under direct public control, to create deep-seated prejudices against this great transgression of the American people.

CONCLUSION

The method and subject matter of thrift instruction has been briefly outlined in the foregoing paragraphs. Not all of the departments of the school which are equipped to aid in this educational movement have been mentioned. The field of English, including reading and composition, is an unworked educational gold mine for thrift education. In general, in view of the rapid multiplication of subjects it will be wise to correlate thrift instruction with other established courses in the school until the later years of the high school, when a course in economics emphasizing the principles of thrift may seem advisable.

Of fundamental importance is the immediate introduction into the curriculum of a program which will provide for the building of good habits, the creation of correct ideas and worthy ideals of thrift. The nation waits upon the school for this service, and we may depend on the judgment and resources of the American educator to perform the task.